

UNITED STATES BANKRUPTCY COURT

DISTRICT OF MINNESOTA
MINNEAPOLIS DIVISION

In re: STEVEN PAUL STEPHANIE

Case No.: 10-40387-RJK

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

KYLE L CARLSON, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/21/2010.
- 2) The plan was confirmed on 05/07/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on 08/30/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/26/2015.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 24,138.45.
- 10) Amount of unsecured claims discharged without full payment: 126,817.53.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor:	\$15,700.00	
Less amount refunded to debtor:	\$.00	
NET RECEIPTS:		\$15,700.00

Expenses of Administration:

Attorney's Fees Paid Through The Plan:	\$2,700.00	
Court Costs:	\$.00	
Trustee Expenses and Compensation:	\$986.49	
Other:	\$.00	
TOTAL EXPENSES OF ADMINISTRATION:		\$3,686.49
Attorney fees paid and disclosed by debtor:	\$300.00	

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
APPLIED BANK	Unsecured	200.00	538.93	538.93	519.11	.00
CAPITAL ONE BANK USA NA	Unsecured	NA	1,554.20	1,554.20	1,497.12	.00
CERNO SOLUTIONS	Unsecured	NA	NA	NA	.00	.00
DIRECT MERCHANTS BANK	Unsecured	2,522.00	NA	NA	.00	.00
GREEN TREE	Secured	28,759.00	28,598.88	.00	.00	.00
HSBC	Unsecured	530.00	NA	NA	.00	.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	1,491.81	1,491.81	1,437.02	.00
MAIN STREET ACQUISITION CORP	Unsecured	2,135.00	2,197.58	2,197.58	2,116.87	.00
NCO FINANCIAL SYSTEMS INC	Unsecured	283.00	NA	NA	.00	.00
NORTHERN STATES POWER / XCEL EN	Unsecured	NA	944.44	944.44	909.77	.00
OCWEN FEDERAL BANK	Unsecured	121,845.00	NA	NA	.00	.00
OCWEN LOAN SERVICING LLC	Secured	116,212.00	117,019.09	.00	.00	.00

UNITED STATES BANKRUPTCY COURT

DISTRICT OF MINNESOTA
MINNEAPOLIS DIVISION

In re: STEVEN PAUL STEPHANIE

Case No.: 10-40387-RJK

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
PRA - PORTFOLIO RECOVERY ASSOCI/	Unsecured	442.00	489.94	489.94	471.91	.00
PRA - PORTFOLIO RECOVERY ASSOCI/	Unsecured	NA	613.46	613.46	590.89	.00
PRAXIS FINANCIAL SOLUTIONS	Unsecured	NA	NA	NA	.00	.00
RESURGENT CAPITAL SERVICES	Unsecured	500.00	454.59	454.59	437.87	.00
RJM ACQUISITIONS FUNDING LLC	Unsecured	NA	2,344.87	2,344.87	2,258.73	.00
SHERBURNE CO AUDITOR/TREASUREF	Secured	600.00	681.32	681.32	681.32	.00
VERICREST FINANCIAL	Unsecured	1,247.00	NA	NA	.00	.00
VERICREST FINANCIAL INC/CITI	Secured	106,816.00	112,966.94	.00	.00	.00
VERICREST FINANCIAL INC/CITI	Secured	25,803.00	27,452.69	.00	.00	.00
VERICREST FINANCIAL INC/CITI	Secured	NA	10,280.24	10,280.24	1,092.90	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing:	.00	.00	.00
Mortgage Arrearage:	10,280.24	1,092.90	.00
Debt Secured by Vehicle:	.00	.00	.00
All Other Secured:	681.32	681.32	.00
TOTAL SECURED:	10,961.56	1,774.22	.00

Priority Unsecured Payments:

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00

GENERAL UNSECURED PAYMENTS:	10,629.82	10,239.29	.00
------------------------------------	-----------	-----------	-----

Disbursements:

Expenses of Administration:	\$3,686.49		
Disbursements to Creditors:	\$12,013.51		
TOTAL DISBURSEMENTS:			\$15,700.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 04/13/2015

By: /s/KYLE L CARLSON
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.